HOUSING ELEMENT

ASHE COUNTY, NC

HOUSING ELEMENT

FOR THE

COUNTY OF ASHE

Prepared by

The Division of Community Assistance

April, 1978

SUMMARY STATEMENT

OF

ASHE COUNTY HOUSING ELEMENT

In accordance with #600.70(a)(1) through (4), #600.70(b)(3)(i) through (iii), and #600.67(b) of the Federal Register, Vol. 40, No. 164 dated August 22, 1975, the following depicts the summary statement comments -

1. Take into account all available evidence of the assumptions and statistical bases upon which the projection of zoning, community facilities, and population growth is based: This housing element relies heavily upon a 1977 land use survey and 1970 Census figures. Utilizing county population projections in the county's recently completed land development plan, projections for the county to the year 2000 were made ensuring consistency between them and the regional growth figures used by the Region D COG was maintained (pp. 1-21).

2. Provide for the elimination of the effects of discrimination in housing based on race, color, religion, sex, or national origin and provide safeguards for the future: Efforts to promote expanded housing opportunities for all were made in FY '74-75 by establishing a code enforcement and inspection program and the Ashe County Park is ideally situated to be particularly accessible to the small percentage of Blacks within the county (p. 47).

3. Take into account the need to preserve existing housing and neighborhoods through such measures as housing preservation, rehabilitation, changes in tax policies and building codes, improvements in housing management and maintenance, and the provision for adequate municipal services. Many of the implementation proposals stress rehabilitation efforts, the creation

and maintenance of neighborhood groups, changes in tax policies to encourage the upgrading of properties, and the need to link expanded housing opportunities with adequate community facilities (pp. 37-39).

4. Develop and carry out policies, procedures, and mechanisms necessary for coordinating local, areawide, and State housing policies with functional planning and capital investment strategies: Increased cooperative efforts, promoting Section 8 housing, between Ashe County and the Blue Ridge Opportunity Commission (which handles the Section 8 program for Ashe County) are stressed. Expanded concepts are promoted linking the city with applicable Farmers Home Administration (FmHA) programs (pp. 36-39).

   i. Identify the housing needs of the current and prospective population by appropriate geographic sectors and identifiable segments of the population and provide for the distribution of housing resources (including assisted housing) to meet the needs of all citizens, in order to provide a choice of housing types and location: Based on previously discussed population projections, housing needs of assisted and non-assisted households were determined. The number of needy households were further broken down into segments -(Elderly, Family, Large Family) up to the year 2000. Where such housing would conceivably be built was linked with areas discussed in the land development plans. Substandard housing location (to be linked with FmHA or Section 8 programs) were identified on a housing map (pp. 22-34).

ii. Develop public-private policies, strategies, and implementation activities necessary to accomplish housing goals and objectives, including the provision of essential public facilities and services: Specific steps designed to bring to fruition the quantifiable objectives over a three (3) year period are outlined. Along with these strategies, the general idea behind such a step is discussed (pp. 35-40).

iii. Take into account the housing planning activities and plans undertaken pursuant to Titles I and II of the Housing and Community Development Act of 1974 in developing the housing element: The County of Ashe has been unable to obtain a Community Development Grant even though a recent effort has been made. The Title II portion (dealing with Section 8 housing) is stressed heavily in the objectives portion (pp. 36-38).

b. The elements shall specify broad goals and annual objectives; programs designed to accomplish the objectives; and procedures including criteria set forth in advance, for evaluating programs and activities to determine whether the objectives are being met: Based on ideas suggested as reasonable at an announced meeting designed to gather together knowledgeable people, goals were agreed upon and quantifiable objectives put forth; necessary procedures designed to actualize the objectives were enumerated in a sequential order, by year. Criteria and questions to assess the degree of success were specifically enumerated. Programs emphasized cooperative efforts between the public and private sectors were designed in addition to individual programs for each (pp. 35-40).

Specific Housing Element Requirements:

a. Data analysis and projected needs by geographic sectors - (pp. 1-9).

b. Broad goals and measurable annual objectives - (pp.35-40)

c. Policies to eliminate discrimination - (p. 47)

d. Policies to preserve existing housing stock and neighborhoods - (pp. 36-40)

e. Indication of coordination mechanisms - (pp. 35-39)

f. Means to accomplish goals and objectives - (pp. 41-43)

g. Defined criteria for future evaluation of housing programs and activities - (p. 40).

h. Indication of distribution of housing resources by range of housing types - (pp. 25, 31).

i. Environmental Assessment - (pp.45-46)

j. Historic Preservation Assessment - (See page 50)

Citation of Supporting Documents

Documents used in preparing this report are as follows:

a. Housing Element Update, Ashe County (1972)

b. 1970 Census of Housing.

c. Ashe County Human SErvices Needs Assessment, 1977.

d. Land Use Survey and Analysis, Ashe County, 1974.

e. 1970 Census of Population.

f. Land Resource Conservation and Development Plan for Ashe County (1977).

g. "Newsweek", 9/12/77.

h. N. C. Municipal Population, 1976 (NCDOA).

i. North Carolina, Today and Tomorrow, Vol. 2.

Status of Implementation Action

The County of Ashe has recently begun a code enforcement and inspections program. A capital improvements program study is presently underway.

Strenuous efforts have been made to ensure consistency between the Land Resource Conservation and Development Plan and the Housing Element.

The Ashe County Housing Element is consistent with the 208 program, the State Implementation Plan of Clean Air Act of 1967, as amended, and the State Comprehensive Outdoor Recreation Plan of Land and Water Conservation Fund Act of 1965, as amended.

It is not the intent of this level of government to conduct a cultural resources survey prior to implementation of land-disturbing activities.

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I. INTRODUCTION

A. Purpose, Scope, Use and Methodology

The County of Ashe has already shown a substantial amount of initiative in the realm of addressing housing inadequacies through its early 1977 Pre-application for Community Development Funds -- the county was not invited to submit a final application though. One of the major facets of that application was the rather extensive rehabilitation efforts that were scheduled in the Town of Lansing.

Desirous of maintaining its future eligibility for HUD "701" planning funds -- the county had just recently completed a land development plan, a 1972 housing survey and a zoning ordinance -- the Ashe County Commissioners were receptive to the idea of linking the required housing element with past studies to more effectively develop a comprehensive plan. In this respect, numerous past planning documents in addition to those listed above, will be used to assess housing adequacies and inadequacies throughout Ashe County.

In addition to past reports, a "windshield" survey of housing conditions throughout the county will be used in an effort to depict the prevailing status of dwellings in the early autumn of 1977. The resultant map should prove beneficial to county officials-- particularly the building inspector and if future Community Development applications are planned.

These past studies, recent census information, and the "windshield" survey will be used to compare Ashe County's housing stock with those of nearby counties and the State's. With the background, broad goals and annual objectives will be developed as a strategy to remedy some of the noted inadequacies. Such concepts and programs will be developed from local officials, planning board members, experiences gained in working with other communities, and suggestions

generated in specifically created "meetings with the public" forums. It is to be hoped that this extent of local input will be the necessary ingredient to ensure fruition of the proposals.

B. Analysis of Existing Housing Studies and Activities

A windshield survey of housing conditions within Ashe County was conducted in the latter summer and early autumn of 1977. Based on this extensive coverage of virtually all the roads within the county (a few back roads were impassable due to weather conditions), the following table depicts the observed conditions:

TABLE I (of HAP)

Survey of Housing Conditions

	All Units	Owners	Renters
Occupied Units - Total	6630	5450[1]	1180
Substandard*	635	381[2]	254
Standard all others	5995	5069	926
Vacant Units - Total	216	178[3]	38
Substandard	184	159	25
Standard and all others	32	19[4]	13

[1]From Table 29 of the 1970 Census of Housing, the incidence of home ownership among occupied units was 82.2 percent; 6630 x 82.2% = 5450.

[2]Due to the high incidence of homeownership and the age of many of the units noted, it does not seem unreasonable to assume that 60 percent of the substandard units are owner occupied.

[3]Same procedure as in Footnote 1.

[4]Same procedure as in Footnote 2.

*Substandard is defined as both deteriorating and dilapidated. Deteriorating units are those which appear to need more than routine maintenance. Dilapidated units are obviously in poor condition, in need of complete rebuilding or replacement.

Of the 635 substandard occupied units, 84 or 13.2 percent were classified as dilapidated and basically unsuitable for human habitation. The West Jefferson Township had the greatest number of substandard units--88 or 13.8 percent of the 635 deficient dwellings; the Jefferson Township with 81 followed by Helton and Clifton Townships at 41 each round out the political entities with most of the inadequate housing.

On a percentage basis, the Townships of Hurricane (17.2 percent) Grassy Creek (15.1 percent), Helton (15.0 percent) and Chestnut Hill (14.6 percent) have disproportionate shares of the substandard housing. The 635 substandard occupied units amount to 9.6 percent of the county's 6630 occupied dwellings.

Throughout the county, there are 899 occupied mobile homes amounting to 13.6 percent of the 6630 occupied dwellings.

In absolute numbers, the Townships of West Jefferson (117), Jefferson (96), Clifton (85), and Walnut Hill (76) contain the highest number of mobile homes. These four townships contain 41.6 percent of the county's total. Of the nineteen townships, Creston (22.4 percent), Walnut Hill (22.2 percent), Helton (20.4 percent) and Laurel (19.7 percent) contain the highest percentages of mobile homes. The ten mobile homes within Grassy Creek Township--6.8 percent of the dwelling units--result in this township having both the smallest number and percentage of mobile homes of any of the other townships.

A more detailed presentation appears below:

TABLE II

Housing Conditions by Township

Township	Occupied (Mobile Homes)	Substandard	Standard
Chestnut Hill	130 (13)	19	111
Clifton	550 (85)	41	509
Creston	165 (37)	17	148
Elk	326 (30)	39	287
Grassy Creek	146 (10)	22	124
Helton	274 (56)	41	232
Horse Creek	231 (29)	29	202
Hurricane	169 (29)	29	140
Jefferson	1061 (96)	81	980
Laurel	139 (27)	14	125
North Fork	244 (48)	34	210
Obids	426 (65)	26	400
Old Fields	281 (33)	16	265
Peak Creek	257 (44)	37	220
Pine Swamp	446 (69)	38	408
Piney Creek	199 (17)	14	185
Pond Mountain	135 (18)	13	122
Walnut Hill	342 (76)	37	305
West Jefferson	1109 (117)	88	1021

II. HOUSING SUPPLY

A. Current Status of Housing Stock

Rent and Value

A comparison of the median value and median contract rent of dwellings in Ashe County with those in the three adjoining counties (Wilkes, Alleghany and Watauga) and the State reveals the following:

TABLE III

Rent and Value Comparisons*

Government Unit	Median Value	Median Contract Rent
Ashe County	$11,600	$41
Alleghany County	11,000	45
Watauga County	14,100	83
Wilkes County	11,200	43
State	12,800	59
Rural	11,400	47

*Source: 1970 Census of Housing.

Among the four county area, the value of Ashe County dwellings ranks second at $11,600 (9.4 percent under that of the State's). Excluding Watauga, the other three counties all have median values in the $11,000 range reflecting the highly rural characteristics of the area with the general exception of the Wilkesboros in Wilkes County. The median contract rent of $41 per month (30.5 percent under that of the State's) ranks Ashe County last when compared to its neighbors.

Substandard Housing

At least one contributing factor to the low rent and value figures in the condition of the plumbing of such units. The following table depicts the incidence of dwellings lacking some or all plumbing facilities.

TABLE IV

Ashe County Dwellings Deficient in Plumbing

Gov't Unit	Percentage of year-round housing units lacking some or all plumbing	Percentage of occupied rental units lacking some or all plumbing
Ashe County	33.5 (2285)	48.0 (515)
Alleghany County	28.0 (857)	36.4 (190)
Watauga County	16.3 (1211)	17.2 (301)
Wilkes County	23.1 (3663)	37.2 (1166)
State	15.6	NA
Rural	23.4	NA

Ashe County has the highest level of any of the four counties when a comparison is made of the percentage of all housing units lacking some or all plumbing -- such conditions are more than twice as prevalent within the county as the State. Among occupied rental units, almost one out of every two (48 percent) are deficient to varying degrees.

Another classification of substandard housing occurs when overcrowding exists.

TABLE V

Overcrowding Conditions

Gov't Unit	Total Occupied Unit	1.01 or more persons/room With All Plumbing	1.01 or more persons/room Lacking Some or All	Percent Overcrowded
Ashe County	6,039	227	327	9.2
Alleghany County	2,677	98	87	6.9
Watauga County	6,525	358	154	7.8
Wilkes County	14,960	932	719	11.0
State	1,509,564	98,122	55,854	10.2
Rural	815,320	48,919	46,473	11.7

In this category, Ashe County ranks slightly behind its neighbor to the south (Wilkes County) but is ahead of Watauga and Alleghany. Compared to other rural areas and the State, the county ranks favorably. But in contrast to the other government units, Ashe's overcrowded units are more than likely to lack some or all plumbing facilities.

A 1972 report entitled Housing Element Update, Ashe County, North Carolina, prepared by Bolten Associates, states that the American Public Health Association defines overcrowding when the number of occupants of a house exceeds 1.5 persons per roon. Of the 554 overcrowded units, 152 (27.4 percent) fall into the classification. Thus out of the total of 6,039 occupied dwellings, only 2.5 percent of them are seriously overcrowded by health standards.

Structural Age

Another item of particular interest is the structural age of the dwellings. As one would expect, older units are more likely to have inadequacies and be occupied by the least financially able families.

TABLE VI

Structural Age of Dwellings*

Gov't Unit	'39 to earlier	'40 to '49	'50 to '59	'60 to '69	'65 to 3/70
Ashe County	36.8%	16.8	17.4	14.0	15.0
Alleghany County	35.8%	12.7	20.8	13.6	17.1
Watauga County	26.2%	14.4	18.8	15.1	25.5
Wilkes County	30.9%	17.1	20.8	13.9	17.3
State	31.6%	15.6	22.0	13.5	17.3

*Source: 1970 Census of Housing, Table 62.

The table shows that Ashe County has the largest percentage (36.8) of dwellings of 1939 vintage or earlier. It also has the smallest percentage (29.0) of housing built since 1960. A full 53.4 percent of the structures were built in 1949 or earlier. It is this last category that presents the greatest challenge.

A recent report prepared by the Piedmont Triad Council of Governments on the subject of land development plans spent a considerable number of pages discussing one approach in estimating the number of dwellings that would be needed in the future. One portion of this demand would be generated from structures built before 1950. The assumption was made that 25 percent of the pre-1950 units would need replacing. When one multiplies 25 percent by the 1970 figures of 3225 pre-1950 units, the answer is 806. This figure represents those dwellings which will, so to speak, "die of old age". Future housing plans will certainly need to address a problem of this magnitude.

Other Statistical Data

In a 1977 report entitled Ashe County Human Services Needs Assessment, prepared by the Region D Council of Governments, specific mention of the plight of the elderly is made. One table showed that the median family income (in 1976 dollars) was $8,000; for renters, it was $6,707; and for the elderly - comprised of one and two person households with member 62 years of age or older - $2,493. Clearly then, this elderly segment is in great need of assistance.

The report goes on to state that concentrations of substandard housing are located in Todd, Sutherlands, Jefferson, Warrensville and Brandon. Six of the townships (North Fork, Creston, Pond Mountain, Hurricane, Horse Creek and Grassy Creek) have over 60 percent substandard housing. Eight other townships have from 45 to 59.9 percent substandard housing.

B. Recent Changes in Inventory

Figures supplied by the Blue Ridge Electric Membership Corporation (BREMCo) show that 2,742 new residential structures have been connected onto BREMCo's system from January, 1970 through August, 1977. No records indicate how many of the connections were to mobile homes, though.

In a discussion with the Ashe County Building Inspector, some general ideas about the percentages attributable to mobile homes, second homes, and year-round residences were obtained. The records show that for the year 1975, approximately 51.5 percent of the new residential dwellings were conventional houses and 48.5 percent were mobile homes. Of the conventional housing, it was estimated that between 5 and 10 percent of it was in second homes. A disproportionate share of the new construction and mobile homes occurred in Jefferson, West Jefferson, and Old Fields Townships.

With the increasing cost of housing, one could reasonably expect the number of new mobile homes to equal and surpass new housing starts within a year or so. One of the challenges in the future may quite well be to create the type of climate of acceptability that will encourage mobile home dwellers to maintain their structures in a standard condition and not allow them to deteriorate.

C. Status of Assisted Housing

Section 8

The Section 8 subsidy program is the major assisted housing program in existence in Ashe County as of late 1977. The Blue Ridge Opportunity Commission (BROC) is the community action agency overseeing Section 8 housing for all of Ashe, Alleghany and Wilkes Counties.

As of early October, 1977, there were sixty-nine Section 8 occupied units within the county. Of this number, nineteen were mobile homes, seventeen were apartment units, and the remaining thirty-three were single family dwellings. Twenty-nine percent (29%) of the units are for the elderly. There are presently sixty-five families on a waiting list for the possibly thirty-one Section 8 units that the U.S. Department of Housing and Urban Development (HUD) has allocated for Ashe County.

With this extent of involvement with the Section 8 program, it seems appropriate to elaborate somewhat about its workings. Established by the 1974 Housing and Community Development Act, Section 8 is the Federal Government's major operating program for assisting lower income families to secure decent, safe, and sanitary housing. The program emphasizes the competitive forces of the private market while leaving to the public housing agency--in this case, BROC--the responsibility for providing lower income families the necessary financial assistance.

Under this program, owners, either private or public, rent units in existing structures directly to lower income tenants. Owners receive a Contract Rent, normally not exceeding the area Fair Market Rent paid in two parts. The rent (together with an allowance for utilities and other usual servicesif not included in the rent) paid by the tenant is equal to 15 to 25 percent of his family income. The difference between the tenant's rent payment and the total Contract Rent is paid for through a government subsidy called the Housing Assistance Payment.

Farmers Home Administration

When one links the variety of Farmers Home Administration (FmHA) programs to housing, three stand out: (1) FmHA 515; (2) FmHA 502; and (3) FmHA 504. Each could play an increasingly important role in providing decent housing for some of the low- to moderate-income families within the county.

The Section 515 program is available to interested construction companies for apartment construction. It is possible to combine this with the Section 8 rental subsidy program if the developer would be agreeable to signing an Annual Contribution Contract (ACC) with BROC which handles all Section 8 payments. There is presently one FmHA 515 project in Ashe County and it is the eight-unit apartment complex presently under construction on Valley View Drive in Jefferson. This is designed to accommodate moderate-income families.

Proposed for construction in West Jefferson is a thirty-two unit project for the elderly which will link together the FmHA 515 and Section 8 program. This complex plus the one in Jefferson will do much to reduce the number of families on the Section 8 waiting list.

With the FmHA 502 program, a borrower can choose to have a house constructed according to FmHA standards, borrow 90 percent of the appraised value of the house if built under FmHA inspection, or borrow 100 percent to rehabilitate a substandard house to standard conditions.

Any family with an income ranging from $15,600 down to $7,000 could be considered eligible. Through interest credits, the interest rate paid by each family varies to a low of one percent depending upon family income and size. Records at the Farmers Home Administration office in Jefferson reveal that from 7/1/74 to 6/30/77, approximately 180 such loans have been made within the county.

During the same period of time, twenty-two FmHA 504 loans have been made. Under this program, families are eligible if the annual adjusted gross income is less than $5,000; the money is borrowed to upgrade a house that would still be considered substandard after renovation. The upper limit has recently been increased from $3,500 to $5,000 and if the applicant is 62 years of age or over, a maximum grant of $5,000 can be made (if unable to assume a repayment schedule) and repairs are necessary for health and safety reasons. The maximum repayment period for a loan is twenty years; the interest rate is one percent.

Federal Land Bank

While not a source of low-interest money, the Federal Land Bank's rural home loan program does offer possibilities for potential purchases of homes in a rural setting. Under this program, a person can procure up to a maximum of 85 percent of the appraised value of a house and lot so long as that value does not exceed $60,000 (the privilege of borrowing, though, is available only to members and anyone desirous of joining may do so). The unsubsidized loan, tied into a variable rate mortgage (fluctuates as the money market does) can be financed over a forty-year period, if necessary.

III. ENVIRONMENTAL/NEIGHBORHOOD QUALITY

Highways

All of the paved roads travelled on while collecting information on housing conditions were in good condition. With a few exceptions, most of the dirt secondary roads indicated evidence of sufficient maintenance. The dirt roads most deficient generally followed the New River and one would expect that periodic overflows would tend to create somewhat of a problem from time to time as the families attempt to reach the main roads.

Railroads

A branch line of the Norfolk and Western Railroad at one time extended from the Town of WEst Jefferson to Abington, Va. Removed in 1977, it was utilized strictly for hauling freight and was the only such facility in the county.

Bus Service

There are no public bus transportation systems serving Ashe County.

Water and Sewer Facilities*

Municipal Sewerage Systems

West Jefferson. The Town of West Jefferson has a municipal sewerage system. It accommodates most of the developed areas within the town's corporate limits. A modern treatment plant was constructed in 1965. The plant is designed to treat the organic loading from an equivalent sewered population of 3,640 persons. The 1970 population of West Jefferson was 889. In other words, the sewer plant is operating at only 25% capacity.

*Source: Land Use Survey and Analysis, Ashe County; Division of Community Assistance, 1974.

Jefferson. The sewer system for Jefferson, which was constructed in 1969, provides sewerage for the central part of the town, for all large water users and for most areas where septic tanks have proved unsatisfactory. Initially sewerage is available to an estimated resident sewered population of 525 persons, or 56% of the 1970 population. Although all areas of the town are not served by the system, it can be expanded when funds or a density level justify such action. The Town's wastewater treatment plant is on a site 2.25 miles downstream from the town's eastern corporate boundary. Discharge of the plant effluent is into Naked Creek. The facilities are planned as part of a regional system, which will provide sewerage facilities for East Jefferson and other developing areas along U. S. Highway 221 and N.C. 88 east of Jefferson. The system has been designed to provide treatment for a sewered population of 1,500 persons.

Areas Not Served by Municipal Sewerage Facilities. Since Jefferson and West Jefferson have the only municipal sewerage in Ashe County the responsibility for sewerage and industrial wastes has been placed on individual property owners. Generally, homes equipped with inside plumbing utilize septic tanks. Those without indoor plumbing utilize outdoor privies. Commercial, industrial and institutional establishments have relied on private waste disposal systems. In the communities of Warrensville, Beaver Creek, Smithport, and East Jefferson and the Town of Lansing, the prevailing practice is to have septic tank and tile drainage discharge directly into adjacent streams.

Municipal Water Systems

Lansing. Lansing operates a small substandard municipal water system. Water is supplied by two wells. There is no storage facility. The marginal supply and distribution facilities are inadequate for fire protection. Many residents continue using private wells.

West Jefferson. The Town's water supply comes from two wells and mountain springs. Generally, the springs located on the western slope of Mt. Jefferson provide an adequate water supply during the wet season. These springs, however, must be supplemented seasonally with the two wells. During certain seasons, when storage reservoirs are low, fire protection is jeopardized. The main business, industrial district, and the older west central section of town generally are covered adequately by six and eight inch mains and fire hydrants. The newer developed areas to the southwest, northwest and northeast are served by lines two inches and smaller in size. These provide only marginal service to the users in these areas and are totally inadequate for fire protection, pressure and flow capacity of the customers served. Phoenix Chair Company, which uses 25% of the Town's water supply, has its own well to supplement the Town's supply of water. The Jefferson Wood Products Company in the southwest section of town has no fire protection. Due to the occasional inadequacy of Fire protection, the large investments in the industrial and commercial facilities of West Jefferson are extremely vulnerable to damage by fire.

Jefferson. The County Seat, Jefferson, is served by municipal and several private water systems. The municipal system is supplied from a well and mountain springs that are located in three areas. The flow from several small springs in each area is collected in common reservoirs. Flows from these springs are supplemented by the well during peak demand periods. Jefferson's water system was expanded and updated in the early 1970's. The sources of supply are four (4) wells. A 300,000 gallon reservoir is located up the hill from the new jail in the S. E. section of the Town. The private water systems will eventually be phased out and the municipal system will cover the entire town. As in West Jefferson, the wells will not meet ultimate water supply requirements of the community.

Other Areas of the County. There is no service by any municipal water system beyond the town limits of Jefferson, West Jefferson or Lansing. Mountain springs and individual wells are used in areas outside these towns. Group use of a common spring supply by a number of homes or other establishments is prevalent throughout the County. Separate water supplies are provided for all industries and schools outside Jefferson and West Jefferson. The Phoenix Chair Company in West Jefferson has a private well which supplements water purchased from the town.

Hospital Facilities

Ashe County has a new hospital (built in 1972) located just inside the town limits of Jefferson along NC 88 and 16. The seventy-six bed hospital has an occupancy rate of 98.7 percent. Nine physicians provide health care services to county residents.

Recreation

There are limited organized public recreational facilities in Ashe County. The Town of West Jefferson has a seven acre park. There are no publicly owned recreational facilities with the Town of Jefferson.

A recently completed phase one seventy acre county park located approximately two miles north of Jefferson, will, when completed, offer a wide variety of recreation outlets. The 475 acre Mount Jefferson State Park located east of Jefferson-West Jefferson also serves both local residents and visitors from other communities. Several private recreational facilities, saddle clubs, and campgrounds round out the picture.

IV. DEMAND FOR HOUSING

A. Population and Household Characteristics

Age:

The 1974 Land Use Survey & Analysis makes specific mention of the changing age spectrum within the county and the fact that there has been a continuous decline in the "Under 30" category during the interval between 1930 and 1970. The report goes on to state that 37.7 percent of all the residents of the northwestern counties of the state and 37.6 percent of the statewide population are in the 18-44 year age group while Ashe County has only 33.0 percent in the same bracket. The same trends are evident in the "65 and over" category with the northwestern counties' average of 8.1 percent, the State average of 8.1, but Ashe County's figure is 12.1 percent.

The following table depicts the changing pattern:

TABLE VII

Ashe County Population-Age Distribution

Age Groups	1930	1940	1950	1960	1970
0-19	52.1%	47.4%	44.6%	41.1%	37.1%
20-64	42.4%	46.4%	47.3%	48.7%	50.9%
65 and over	5.5%	6.2%	8.1%	10.2%	12.0%

The significance of the "65 and over" category has been well acknowledged by the Blue Ridge Opportunity Commission (BROC) in that twenty-nine (29) percent of the sixty-nine Section 8 units available for occupancy are rented by the Elderly. As more extensive efforts get underway, though, this percentage figure should rise to where it is more in line with the percentage figures of Tables XIV and XVIII.

Race:

The February 1977 report entitled Ashe County Human Services Needs Assessment states that in 1970, the total number of minority individuals in Ashe County was 225; by 1976, the number had increased to only 233 (1.2 percent of the total population). Subsequently, race as a factor in housing-while it may exist to a certain extent-is statistically too insignificant to warrant extensive elaboration.

Household Size:

According to the 1970 Census of Population, the overall persons per household ratio for Ashe County was 3.42 to 1; the highest figure occurred in Creston Township (3.55 to 1) and the lowest (3.03 to 1) was in Piney Creek Township. Considering the estimated 1976 county population to be 20,000 (see Table VII), and the number of sighted and occupied units in 1977 to be 6,630, a person per household ratio of 3.03 results. But since statistics from different years are being used, one flaw in the figure is already noted. Therefore, relying somewhat more upon the more recent figures, the 1976 ratio of 3.03 was chosen to more accurately reflect the growing elderly and the tendency of young couples to have smaller families.

The significance of smaller families and a larger percentage of the elderly in and of themselves would indicate a future demand for somewhat smaller housing units. But this trend is being further reinforced by the constantly increasing cost of acquiring and maintaining "the American Dream"-a single family detached dwelling. One would therefore expect over a period of time that future homeownership will tend to become more associated with higher incomes. Those less well off may well live in rental units, rehabilitated units, modular homes or mobile homes.

Income:

Incomes have been rising for Ashe County residents but the county still lags behind the State as the following tables show:

TABLE VIII

Percentage Distribution of Households By Cash Income Distribution*

	1971	1972	% Change
Under $2,999	37.4	35.7	- 4.5
$3,000 - 4,999	19.7	19.3	- 2.0
$5,000 - 7,999	20.4	20.6	+ 1.0
$8,000 - 9,999	8.8	9.3	+ 5.7
Over $10,000	13.7	15.1	+10.2

*Source: 1974 Land Use Survey and Analysis, Ashe County

TABLE IX

Per Capita Personal Income

	1950	1960	1970
U. S.	$1496	$2770	$3933
N. C.	1037	2075	3218
Counties			
Ashe	918	1356	1997
Alleghany	580	1465	2295
Wilkes	623	1634	2682
Watauga	551	1578	2365

The report goes on to say,

"Although there has been an increase in per capita income and some upward economic mobility, the County still has a low income level when compared to other areas. Ashe County is substantially lower than the national or state average in per capita income. All three neighboring counties have larger per capita incomes; 31.3 percent of all Ashe County citizens have incomes below the poverty level-the incidence is only 20.3 percent in the State. The percentage of senior citizens-65 and over-whose income falls under the poverty level is 21 percent in Ashe County while statewide it is 15.7 percent."

Figures such as these give the reader some idea of some of the problems Ashe County residents face in maintaining their dwellings. Compounding the problem has been the rapid rise in construction cost recently. In a September 12 issue of Newsweek magazine, an article stated that whereas one American family in two could afford a median priced house in 1970, today (1977) only one in four can. The implications for potential new owners is profound.

B. Population Projections

Drawing upon figures in a recently completed report entitled Land Resource Conservation and Development Plan, Ashe County, prepared by Region D Council of Governments in 1977, population projections for the county appear below:

TABLE X

Ashe County Population Projections

1980 - 2000

	1970	1980	1985	1990	2000
Population	19,571	20,300	21,050	21,800	23,300
Percentage Change	-	3.7	3.7	3.6	6.9

By dividing the 1976 estimated county population of 20,100 by the number of occupied housing units (1977 windshield survey), a population per household figure of 3.03 results. Converting the projected population into households, the following table depicting resultant new households is produced.

[1]North Carolina Municipal Population, 1976, NCDOA, November 1977.

TABLE XI

Ashe County New Households

	1977(est)	1980	1985	1990	1995	2000
Population	20,100	20,300	21,050	21,800	22,550	23,300
Households	6,630	6,700	6,947	7,195	7,442	7,690
Change	-	70	317	565	812	1,060

The above figures show that by the year 2000, the number of new housing units that must be built just to accommodate the increased population will increase by 16.0 percent the number of units in existence in 1977. When one adds the 1,060 new units that must be built by 2000 to the 806 pre-1950 units that will need replacing, a total of 1,866 new housing structures results. The magnitude of this construction and/or purchases is substantial.

Referring to the BREMCo figure of 2,742 new electrical connections between 1970 and August 1977, subtraction of this figure from the 1,866 units mentioned above leaves a negative number.

The observant reader will immediately question the accuracy of such figures, and well so. Considering that the 1970 Census of Housing listed 6,039 dwellings, the addition of 2,742 new ones represents an increase of 45.4 percent growth in just seven years.

The deficiency in the subtraction process would appear to be partially in the number of second homes that should not be counted as a part of the available housing stock for Ashe County residents. It was estimated by an official at BREMCo's that between 7 to 8 percent of the electrical connections were second homes. Thus, 92 percent of the 2,742 new structures would be 2,523 additional dwelling units for Ashe County residents that would have been added to the 1970 Census figures.

The reader will recall that Table I stated that 6,630 occupied units were visually sighted in the windshield survey of the county. These sighted units included the 2,742 new ones reported by BREMCo.

There is, thus, a disparity between the two approaches. Not questioning the census or electrical connections figures, but relying upon the windshield survey figure as the most accurate, this was the number used as a base in the preceding table.

C. Assisted Housing Needs of Current and Prospective Population

The following table depicts the housing assistance needs of the current population--based on figures supplied by EMAD of HUD in Greensboro.

TABLE XII

Housing Assistance Needs of Lower Income Households

Ashe County Households

	Total (b-1)	Elderly (b-2)	Family (b-3)	Large Family (b-4)
A. Owner households	847[1]	456[2]	248[3]	143
B. Renter households	278[4]	111[5]	57[6]	110
C. Total	1125	567	305	253
D. % of Total	-	50.4	27.1	22.5

[1] 456 elderly owner households plus 391 non-elderly owner households.

[2] From computations

[3] The sum of non-elderly 1-bedromm, 2-bedroom, and 3 and 4 persons in 3-bedroom - all times the adjustment factor of 1.04

[4] 167 non-elderly renter households plus 111 elderly renter households.

[5] From computations

[6] The sum of adjusted current gross potential for non-elderly 1-bedroom, 2-bedroom and 3 and 4 persons in 3-bedroom.

Female Headed Households*

	(c-1)	(c-2)	(c-3)	(c-4)
A. Owner households	89	67	20	2
B. Renter households	95	41	47	7

*Figures supplied by HUD and adjusted to produce income eligible inadequately housed females.

Black Households

Sheet worked out for Blacks all zeros.

Notice that of the total of 1,125 households within the county that conceivably need assistance, 847 (or 75.3 percent) are occupied by owners. A total of 456 (79.2 percent) of the 576 Elderly households which need assistance are headed by owners. Among conventionally sized families (non-elderly families of four or fewer members), 248 (81.3 percent) are headed by owners. Slightly more than half--56.5 percent to be exact--of the 253 Large Families needing assistance are headed by owners.

Within the owner category, 53.8 percent of the 847 owner households are headed by the Elderly; slightly less than one-third--29.3 percent--of the owner households are classified as conventional sized families. Large Families comprise only 14.2 percent of the needy.

Among the renters needing housing assistance, more than one-third (40.0 percent) are headed by the Elderly. The group virtually identical in size is that of Large Families (five or more members) comprising 39.6 percent. Needy families of four or fewer amount to 20.4 percent.

In summation, owner households are more likely to need assistance. More than half of the owner households are headed by the Elderly; among the Elderly, owners comprise 80 percent. And among Large Families, in absolute numbers the needy owners outnumber the needy renters but among the renters, Large Families and the Elderly are the most in need.

Referring to Female Headed Households, 10.5 percent (89/847) of needy owner households were headed by Females: among renters the percentage amounted to 34.2 (95/278). Three fourths of the needy owner households were headed by the Elderly; less than half (43.1 percent) of the needy renters were headed by the Elderly. Among the renters, conventionally sized families amounted to almost half (49.5 percent) of those needing assistance. And among female headed large families, renters amounted to 77.7 percent (7/9) of the total.

As the reader may recall--under the section entitled Population Projections--it was deduced that 1,060 new structures would have to be built from 1977 to 2000 to house an expanding population and 806 to replace those houses that would "die of old age". Referring to Table XII and assuming that the 1,125 needy households out of a total of 6,630 presently in place will carry forward on a percentage basis to 2000, the figure of 1,125/6,630 times 1,060 or 180 new structures is produced. This means that of the 1,060 new dwellings that theoretically should be built, 180 of them will be occupied by families needing financial assistance.

Thus the following table:

TABLE XIII

Present and Future Housing Needs of Low-Income Families within Ashe County

	1977	1985	1990	1995	2000
Present Need	1125	-	-	-	-
Future (Low-income)	-	63	39	39	39
Replacements		537	90	90	89

If one further assumes the percentages established in Table IX will remain the same from now to 2000, the following results:

TABLE XIV

Housing Needs of Identifiable Segments

	Total	Elderly	Family	Large Family
1977	1125	567	305	253
1985	63	32	17	14
1990	39	20	11	8
1995	39	20	11	8
2000	39	20	11	8
TOTAL	1305	659	355	291
%	-	50.4	27.1	22.5

The above table shows that by 1985, for instance, the 1125 units presently needed plus 63 more (all to accommodate those needing housing assistance) should have been built. One will also notice that between now and 1985, 94.7 percent of the new assisted housing needed is needed now. The magnitude of meeting this demand is enormous. Referring again to the table, of the 63 new assisted units that will be needed in 1985, 32 or 50.4 percent should be planned for the Elderly, etc. These figures give some idea of the magnitude of the problem particularly as it affects the three different categories.

The next factor of consideration involves where such new assisted housing should be located. And while no specific sites can--or even should be--identified at present, some general indication seems desirable as the housing strategies unfold. A late 1975 Land Development Plan for Ashe County--an addendum to the 1974 Land Use Survey & Analysis, discussed the following:

Ashe County, North Carolina, prepared by the Division of Community Assistance--makes specific mention of areas where future residential development should ideally occur.

between now and 1985, 34.7 percent of the new [illegible] housing units needed now. The magnitude of meeting this demand is enormous. Returning again to the table, of the 63 new housing units that will be needed in 1985, 32 or 50.4 percent should be planned for the [illegible]ly, etc. These figures give some idea of the magnitude of the problem particularly as it affects the three different categories.

The next factor of consideration involves where such new housing should be located. And while no one [illegible] [illegible] should be identified at present, some general indications [illegible] able as the housing strategies unfold. A [illegible] land development plan for Ashe County--an addendum to the 1970 land use [illegible] [illegible], discussed the following:

Ashe County, North Carolina, prepared by the [illegible] Assistance--makes specific mention of areas where future residential development should ideally occur.

The following findings are lifted verbatim from the above plan:

Residential

-- most of the moderate and high density residential development will be occurring in the central part of the county around the towns of Jefferson and West Jefferson.

-- single-family structures scattered throughout the county at relative density will remain the dominant housing pattern.

-- mobile homes located on individual lots will become a larger part of housing picture of the county.

In addition, certain standards were recommended:

Residential Areas

A great deal of care must be exercised in designating new residential areas and protecting existing stable neighborhoods. Good design should incorporate the following principles:

-- subdivisions (neighborhoods) should be isolated from through traffic, traffic generators and incompatible land uses;

-- land with uneven topography should be utilized for residential purposes when possible. This will lead to more interesting design and provide more areas for future industrial development.

-- neighborhoods should be located within convenient proximity to working and shopping areas,

-- schools and recreation facilities should be located near neighborhoods to minimize the crossing of major thoroughfares by children and other pedestrians.

-- residential sites should have adequate accessibility to public roadways to handle the traffic volume generated by the development.

In addition, the Land Resource Conservation and Development Plan prepared by Region D says practically the same thing:

Future Development Patterns

Currently "developed" land in Jefferson is occupied at a density of approximately 1200 persons per square mile. In the future, development patterns are expected to tighten considerably and thereby substantially increase the density of developed areas. Yet, transition areas are planned in the years 1985 and 2000 to accommodate lower density development growing at the urban fringe.

West Jefferson has a much higher density than the town of Jefferson. It is estimated that Jefferson has a density of approximately 1600 persons per square mile. The existing developed area, especially the residential sections, will tighten some but growth in West Jefferson is not expected to exceed 1800 persons per square mile.

Because of the existing infra-structure (roads, water and sewer lines, etc.) clearly prevalent, it would seem desirable that more than half of the new construction which would conceivably be built to house the low-income needy would be within the towns of Jefferson and West Jefferson with the balance in some of the heavily developed areas outside the corporate limits of the two towns. While the Town of Lansing is not mentioned specifically, certain concentrations of needy families that might possibly be in the vicinity might justify construction in or near the town. To the greatest extent possible, it seems desirable to house these families in the proximity of their present residence so as to minimize the disruptive effects of a move, i.e. loss of contact with long-time neighbors and friends and complete unfamiliarity with the new locational site.

The upgrading of existing owner and rental units would occur at numerous places throughout the county as the potential applicants become familiar with some of the financial options available. The map depicting housing conditions throughout the county could well be used by certain

existing or to be created groups (or agencies) in identifying where concentrations of substandard housing were located. Perhaps direct overtures could be made to some of these households in an effort to remedy some of the most notable deficiencies.

D. Non-Assisted Housing Needs of Current and Prospective Population

Utilizing data supplied by EMAD of HUD in Greensboro--depicting owner occupied units with all plumbing, with 1.25 or less persons per room, and built after 1939 or valued at $5,000 outside a southern Standard Metropolitan Statistical Area (SMSA) and renter units with all plumbing and with 1.25 or fewer persons per room and paying 25 percent or less of their income for rent--the following table was produced. It has been assumed that all the families in these categories having as an upper limit a figure of 20 percent higher than the 1977 updated figure of $8,543 (1969 median family income times growth factor of 1.63) would represent the non-assisted population.

TABLE XV

Owner and Renter Nonassisted Households

Total Households	Non-Elderly Owner	None Elderly Renter
Under $3,260	165	20
$3,260 - $4,889	62	38
$4,890 - 8,149	410	107
$8,150 -12,224*	382	71
	1019 x 1.04 = 1060	236 x 1.04 = 245

*Based on income limit of $10,251 ($5,241 x 1.63 x 1.2)

TABLE XV (continued)

Owner and Renter Nonassisted Households

Total Households	Elderly Owner	Elderly Renter
Under $3,200	457	22
$3,260 - 4,889	146	7
$4,890 - 8,149	190	13
$8,150 - 12,224*	52	8
Total	895 x 1.2 = 1014	50 x 1.2 = 60

*Based on an upper income limit of $9,500 ($5,241 x 1.51 x 1.2)

The above data is then summarized and displayed in the following format:

TABLE XVI

Housing Assistance Needs of Needy Nonassisted Households in Ashe County

All Households

	Total	Elderly	Family	Large Family
A. Owner Households	2074	1014	607*	453
B. Renter Households	305	60	83**	162
Total	2379	1074	690	615
% of Total		45.1	29.0	25.9

*Assuming the ratio of Owner Family to Owner Total in Table XII prevails.

**Assuming the ratio of Renter Family to Renter Total in Table XII prevails.

TABLE XVI (continued)

Housing Assistance Needs of Needy Nonassisted Households in Ashe County

Female Headed Households

	Total	Elderly	Family	Large Family
A. Owner Households	218[1]	199[2]	49[3]	20
B. Renter Households	105[4]	22[5]	68[6]	15

[1] 89/847 = X/2074

[2] 67/456 = X/1014

[3] 20/248 = X/607

[4] 95/278 = X/305

[5] 41/111 = X/60

[6] 47/57 = X/83

In the All Households portion of the table, notice that the Elderly comprise 45.1 percent of the nonassisted needy households compared to 50.4 percent for the assisted needy households. The high incidence of homeownership is clearly exemplified by the large number--1014--of needy owner households when compared to renter households--the ratio is almost 17 to 1. Among owner households, the Family category (four or few non-elderly persons) is the second most needy with Elderly being first; among renters, the Large Family category (5 or more non-elderly persons) is most prevalent, then Family.

In comparing assisted and nonassisted households, as one would expect the latter are more prevalent than the former. Among All Households, the ratio is 2.11 (2379/1125); among owner households the ratio is 2.5 (2074/847) while among renters it is only 1.1 (305/278). The plight of the Elderly among both assisted and nonassisted households is clearly evident. These rough percentages should be kept in mind as allocations are made.

Keeping in mind the statistics just presented and assuming that the ratio of the total of nonassisted households to those counted during the windshield survey (or 2379/6800) will remain constant to the year

2000, 2379/6800 is multiplied by the number of anticipated new units (Table XI) that will be in place by the year 2000. The resultant figure of 708 (2379/2024) is used to produce the following:

TABLE XVII

Present and Future Nonassisted Housing Needs of Needy Families Within Ashe County

	1977	1985	1990	1995	2000
Present Need	2379	-	-	-	-
Future Need	-	246	154	154	154
Total (3087)	2379	246	154	154	154

If one further assumes the percentages established in Table XII will remain the same to the year 2000, the following results:

TABLE XVIII

Nonassisted Housing Needs of Identifiable Segments

	Total	Elderly	Family	Large Family
1977	2379	1073	690	616
1985	246	111	71	64
1990	154	69	45	40
1995	154	69	45	40
2000	154	69	45	40
Total	3087	1391	896	800
Percentage		45.1	29.0	25.9

The preceding table emphasizes that between now and 2000, 3,087 nonassisted households will be formed in Ashe County. Of this number, 1,391 (45.1 percent) will be classified as Elderly with the remainder being almost evely divided among conventional and large families. As one can readily see, 2,379 need varying degrees of assistance in the year 1977--this amounts to 77.1 percent of the anticipated total of 3,087 in the year 2000.

Due to the more financially independent nature of many of these families and the liveability of many of the units, it is felt that most of these dwellings are rather randomly scattered around the county. The 1977 Land Use Survey Map could prove beneficial in helping locate some of these families.

E. Long Range Implications

With the increasing cost of housing, more and more moderate-income families are being displayed from the homeowner's market. New homes for this income group will become more and more difficult to acquire. Further evidence of this fact was noticed when this writer was making the initial housing survey--almost all the new construction seemed to be very spacious and thus expensive. In addition, some of this housing was probably intended to be a vacation home.

For the increasing large segment unable to purchase a new or previously owned house, apartment dwelling, a mobile home, or renting a single family dwelling becomes the most viable options. The constantly rising cost of gasoline may well affect the living pattern of the rather widely displaced rural population throughout the county.

It thus seems that more mobile homes, apartments, and rehabilitation efforts will characterize a good portion of the changing residential pattern within the county. The increasing cost of automobile ownership will quite likely have some effect by economically discouraging, at least for a portion of the incoming new families, residential site locations that have little relationship to where one works. It would thus appear that residential densities near employment centers throughout the county will slowly increase as time progresses.

Some County Attitudes on County Services

While some of the previous tables have clearly shown the need of some county residents in upgrading their living conditions, what do some of the county citizens feel about certain aspects of their present delivery system? A 1975 survey conducted by NCSU revealed the following:

TABLE XIX

Citizen Attitudes on Some Ashe County Services

	State N=3054			Ashe County N=115		
	Poor (%)	Fair (%)	Good* (%)	Poor (%)	Fair (%)	Good* (%)
Housing						
Avail. of low-income housing	33	38	29	70	25	5
Avail. of middle-income housing	19	44	37	27	57	16
Avail. of rental apartments	26	32	42	45	43	12
Social Services						
Qual. of child care services	13	49	38	14	59	27
Avail. of assistance for aged and disabled	26	48	26	25	55	20
Avail. of food stamp program	11	36	53	11	38	51
Avail. of child care centers	23	41	36	21	53	26
Recreation						
Avail. of public parks and playgrounds	33	33	34	45	35	20
Qual. of public parks and playgrounds	29	36	35	35	41	24

*North Carolina, Today and Tomorrow, Vol. 2, by James A. Christenson, NCSU, Nov. 1975.

Notice that in the Housing category, 70 percent of the county respondents felt the availability of low-income housing was poor compared to a State figure of 33 percent. Slightly more than half (57 percent) within the county felt the availability of middle-income housing was fair compared to 44 percent for the State. There is also substantial dissatisfaction with the availability of rental apartments--42 percent of the state respondents felt the availability was good or better compared to only 12 percent of the county respondents.

There is considerably more similarity between State and county respondents on the delivery of Social Services. The most notable difference occurs among county who rated the services good or better--these were always lower than those for the State.

Recreation is viewed in a somewhat mixed fashion. In both quality and availability, county respondents were more of the opinion that the service was poorer than those of the State. A notable disparity is that 80 percent of county respondents felt availability was fair or worse compared to only 66 percent for the State.

Thus among the three categories, Housing is viewed most negatively, Recreation next and Social Services the least. The high degree of dissatisfaction about housing availability is particularly pertinent to this report.

V. HOUSING GOALS AND OBJECTIVES

Goals for Meeting Existing and Future Housing Needs

In re-examining Table I, the high number of substandard vacant units (85.2 percent) clearly presents a problem. Another part of the challenge exists with the 635 substandard occupied units and what might be done to improve the living conditions of some of the families who reside in these structures.

GOAL #1. Ensure an adequate supply of rental units is available for Ashe County residents of moderate income.

Objective in Year 1. Encourage the private sector to construct eight (8) rental units in the $125 - $150 per month price range.

Implementation Activities

Establish an ad hoc committee comprised of members of the construction, banking, real estate, etc. industry that will assertively seek to assist the small scale and/or independent builder to provide quality structures at the lowest possible cost.

Objective in Year 2. Encourage the private sector to construct eight (8) rental units in the $135 - $165 per month price range.

Implementation Activities

Profit from omissions and/or mistakes made in assisting in the construction of the first eight (8) units and change strategies accordingly.

At a meeting this writer had with several professionals knowledgeable in the development industry, the prevailing feeling was that due to rising construction costs and the significance of labor costs in apartment construction, rental rates of $200 to $225 per month would be needed to create a desirable rate of return to the developer.

The low median family income of Ashe County families ($8,543 for non-elderly and $7,914 for elderly families) would tend to act as a deterrent to finding potential residents. The construction that is proposed is, in large part, handled by an individual builder and possibly a helper who do practically all the work themselves. In this manner, the ultimate rent to be charged can be kept at such a level that a moderate-income family can afford to occupy the unit. A factor such as this tends to restrict the production of such units. Adding further to the complexity of the problem is the limited time during the year when construction is feasible--from mid-spring to mid-autumn.

The objectives put forth are not expected to meet the full demand but a start will have nevertheless been made. Table XVI percentage figures say that over a three-year period, the twenty-six (26) units would provide housing for the elderly (12 units), conventionally sized families (8 units) and large families (6 units). The quantifiable yearly objectives become the criteria by which the county can measure the success of its efforts to promote construction of moderate-income apartments.

GOAL #2. Ensure an adequate supply of rehabilitated owner-occupied and subsidized rental units are available to low- to moderate-income families of varying sizes.

Objectives in Year 1. Using the knowledge acquired in developing the 30 unit FmHA 515 project in West Jefferson, (the units are to be utilized using Section 8 rental subsidies-all the units are for the elderly), develop plans to expand Section 8 opportunities for other identifiable segments such as large and conventionally sized families. Completion of the 30 unit project will be the criterion of success for this year.

Implementation Activities

1. With the assistance of personnel of the Blue Ridge Opportunity Commission, have those developers who built the upcoming thirty (30) unit complex in West Jefferson explain the pluses and minuses of Section 8 projects so as to generate support for additional building.

2. Consider amending the zoning ordinance so as to encourage zoning bonuses-these would be a form of compensation to developers who are willing to provide for low- to moderate-income housing. Bonuses may be in the form of increased density, waived set-back requirements, etc.

Objective in Year 2. Through a combination of rehabilating presently deteriorating or dilapidated owner-occupied units (for assisted and non-assisted owners) and subsidizing low-income renters who would conceivably occupy some of the present rental units as vacancies occur, create twenty (20) suitable housing structures for low-income families. Sixty percent of these efforts should go to assisted households and forty percent to non-assisted. In this respect the twelve (12) units of the former would be comprised of assistance to six (6) elderly, three (3) regular sized families, and three (3) large families; for the latter, the eight (8) units selected would be comprised of four (4) elderly, two (2) regular sized families, two (2) large families. These allocations are in accordance with Tables XII and XVI respectively.

Implementation Activities

1. Establish a close working relationship with Blue Ridge Opportunity Commission (BROC) which employs CETA workers so that the monies obtained from the Farmers Home Administration (FmHA) can be mainly used to purchase materials--the result being that a $3,000 loan can go much further if CETA workers provide the "free" labor.

2. Working in conjunction with the FmHA office in Jefferson, create an environment in which the benefit of FmHA programs become known to those considered most eligible. The housing condition map prepared by the Division of Community Assistance could be most useful in this venture.

3. Link the present inspections program with these rehabilitation efforts to further help identify those structures most in need of assistance and monitor the progress once work has begun.

4. Encourage the Towns of Jefferson and West Jefferson to establish a code enforcement program with the major emphasis being on assistance in code compliance. This could be viewed as a service provided by the towns and county which would include technical assistance to understand the problems and provide financial counseling.

5. From the perspective of increasing the effectiveness of the sheriff's department some degree of concern about the courts' releasing of many youthful offenders on technicalities may be having the effect of discouraging owners and/or developers from creating more rental properties. One partial solution to this would be to obtain an experienced attorney who could instruct the deputies on some of the fine points of the law so that the constitutional rights of the accused would not be violated, thus minimizing the chance that the case would be dismissed on a legal technicality.

The FmHA Section 504 home improvement loan program offers an opportunity for qualified applicants to obtain a loan with an interest rate as low as 1 percent for a maximum of twenty (20) years. The money could be borrowed to rehabilitate a very much evident sub-standard unit to a less but still substandard condition. An outright grant is also a possibility.

The discussed Section 8 rental subsidy program allows low-income families who would not normally have the financial resources to occupy new or existing rental units. Based on a formula linking their income with the average rental price of units in Ashe County, the Federal Government would pay to the landlord (after the latter had signed an agreement with the former to handle the Section 8 program) a predetermined sum, which when added to the amount paid by the renter, would maintain the landlord's profit margin.

Once such programs get underway, the criterion for measuring the success of the rehab. or rental programs would be to compare those units actually improved against the quantifiable terms set forth in the objective.

> Objective in Year 3. Through the leadership of lending institutions in the immediate area, market a graduated payment mortgage program so as to better enable aspiring young homeowners to acquire property. Efforts should be made to process ten (10) such loans this first year. Continue efforts to rehabilitate older housing within the city through appropriate FmHA programs. Seek fifteen (15) FmHA 502 loans and seven (7) FmHA 504 loans.

Implementation Activities

1. This activity would be interpreted as the private sector's response to meeting the housing needs of the upwardly mobile who are finding it more and more difficult each year to purchase a house.
2. Continue promoting FmHA 502 and 504 programs to enable qualified households to purchase or rehabilitate housing.
3. Encourage the construction of an eight (8) unit apartment complex under the FmHA 515 program for conventionally sized and large families and link it to the Section 8 programs to provide more subsidized apartments in Ashe County.
4. With two years prior experience, develop a Community Development (CD) application that will link new programs with some of the past housing efforts.
5. Encourage State legislators to modify tax laws that have the result of discouraging the improvement of rental property.
6. Establish policies to ensure that persons of all races and both sexes are afforded equal opportunities to benefit from the programs envisioned.

Criteria for Evaluation

Since the objectives put forth under Goals 1 and 2 are expressed in quantifiable terms, the extent to which these finite numbers (of dwelling units) are reached become the criteria for evaluating the success of the effort. For instance, if twelve (12) units are proposed for rehabilitation and ten (10) are actually rehabilitated, then the efforts are 87-1/2 percent successful.

In addition, a "Yes" or "No" answer to some of the following questions would assist the Ashe County Planning Board in evaluating the county's efforts to improve the housing conditions:

1. Was the planning board instrumental in establishing an ad hoc committee to examine housing problems and this report?

2. Has the planning board worked closely with the Blue Ridge Opportunity Commission to develop strategies making the benefits of Section 8 housing known to more possible recipients?

3. Has this increased awareness of Section 8 been used as a catalyst to promote increased construction?

4. What tangible results have been seen from the planning board's working closely with the local FmHA office to promote the benefits of FmHA programs?

   Have the results of efforts by the planning board to promote a code enforcement program in Jefferson and West Jefferson been successful? If not, what is being done?

VI. SUMMATION OF IMPLEMENTATION ACTIVITIES (For the County Commissioners)

The preceding sections have discussed housing conditions within Ashe County . Based on broad goals and more specific and quantifiable (in most cases) objectives, precise strategies were enumerated for a three-year period of time which should help the county remedy some of the deficiencies noted.

The following is a summation by year of the implementation proposals which the county commissioners should seriously consider if efforts to improve housing conditions are to begin.

YEAR 1

1. Establish an ad hoc committee comprised of members of the construction, banking, real estate, etc. industry that will assertively seek to assist the small scale and/or independent builder to provide quality structures at the lowest possible cost.

2. With the assistance of personnel at the Blue Ridge Opportunity Commission, have those developers who built the upcoming thirty (30) unit complex in West Jefferson explain the pluses and minuses of SEction 8 projects to interested parties so as to generate support for additional building.

3. Consider amending the proposed zoning ordinance so as to encourage zoning bonuses-these would be a form of compensation to developers who are willing to provide for low- to moderate-income housing. Bonuses may be in the form of increased density, waived set-back requirements, etc.

YEAR 2

1. Profit from omissions and/or mistakes made in assisting in the construction of the first eight (8) units and change strategies accordingly.

2. Establish a close working relationship with BROC which employs CETA workers so that the monies obtained from the Farmers Home Administration (FmHA) can be mainly used to purchase materials--the result being that a $3,000 loan can go much further if CETA workers provide the "free" labor.

3. Working in conjunction with the FmHA office in Jefferson create an environment in which the benefit of FmHA programs become known to those considered most eligible. The housing condition map prepared by the Division of Community Assistance could be most useful in this venture.

4. Link the present inspections program with these rehabilitation efforts to further help identify those structures most in need of assistance and monitor the progress once work has begun.

5. Encourage the Towns of Jefferson and West Jefferson to establish a code enforcement program with the major emphasis being on assistance in code compliance. This could be viewed as a service provided by the towns and county which would include technical assistance to understand the problems and provide financial counseling.

6. From the perspective of increasing the effectiveness of the sheriff's department some degree of concern about the courts' releasing of many youthful offenders on technicalities may be having the effect of discouraging owhers and/or developers from creating more rental properties. One partial solution to this would be to obtain an experienced attorney who could instruct the deputies on some of the finer points of the law so that the constitutional rights of the accused would not be violated, thus maintaining the chance that the case would be dismissed on a legal technicality.

YEAR 3

1. Profit from omissions and/or mistakes made in assisting in the construction of the prior year's rental units and change tactics accordingly.

2. The establishment of a graduated payment mortgage program is interpreted as the private sector's response to meeting the housing needs of the upwardly mobile who are finding it more and more difficult each year to purchase a house.

3. Continue promoting FmHA 502 and 504 programs to enable qualified households to purchase or rehabilitate housing.

4. Encourage the construction of an eight (8) unit apartment complex under the FmHA 515 program for conventionally sized and large families and link it to the Section 8 programs to provide more subsidized apartments in Ashe County.

5. With two years prior experience, develop a Community Development (CD) application that will link new pro grams with some of the past housing efforts.

6. Encourage State legislators to modify tax laws that have the result of discouraging the improvement of rental property.

7. Establish policies to ensure that persons of all races and both sexes are afforded equal opportunities to benefit from the programs envisioned.

APPENDIX I

In addition to the assistance broadly outlined in the text, other programs and more in-depth explanations are:

1. Mobile homes may be utilized as Section 8 assisted housing, if the family rents the mobile home. "Tie Downs" are required. However, Section 8 assistance is not available if the family owns its mobile home and only rents the pad on which it is located.

2. A public housing agency (PHA) is expressly authorized, with the approval of the Secretary, to assume all management and maintenance responsibilities of existing, new, or substantially rehabilitated Section 8 units, even if the agency also administers the Section 8 contract for the unit (Housing and Community Development Act of 1977).

3. The Housing and Community Development Act of 1977 contained provisions about a decrease in the FHA downpayment requirements; the new law requires a downpayment of 3 percent of the first $25,000 and 5 percent of the appraised value over $25,000.

4. The Housing and Community Development Act of 1977 permits Federal Savings & Loan Associations to make construction loans in amounts not exceeding the greater of (A) the sum of their surplus undivided profits and reserves, or (B) five percent of their assets.

5. The limitation on real estate loans for single family dwellings which may be made by Federal Savings & Loan Associations is increased from $55,000 to $60,000.

6. At least 60 percent of loans made pursuant to FmHA single family and rental loan programs are to be for the benefit of persons of low income.

APPENDIX II

Environmental Assessment for Ashe County Housing Element

1. Summary of Proposed Policies: The Housing Element for Ashe County discusses the implications of population growth when examined from the perspective of additional dwelling units. It does not seem unreasonable to state that approximately the same percentage of those who need help today will need assistance in the future-following this rationale, calculations leading to the number of future needy were made. Goals, objectives, and implementation mechanisms were then proposed to remedy some of the deficiencies noted.

2. Environmental Impact

Beneficial: More orderly use of land for numerous residential purposes is being promoted.

Adverse: Most development automatically impacts adversely with environmental constraints. Factors such as increased water runoff, the conversion of land in its natural state to that of an urban character, and indeed some of the decisions to offset these effects in themselves create adverse conditions. But by consideration of these factors and the intent to steer development into more suitable and less sparse areas, these impacts can be lessened.

3. Any Adverse Environmental Effects Which Cannot be Avoided Should the Proposed Plan be Implemented: Some adverse effects noted in 2 above will occur. Recognition of these and other impacts can lead to remedies designed to minimize these effects, though.

4. Alternatives: The alternatives to the proposed goals and objectives would be: (1) not to have goals and objectives to encourage residential development in an orderly manner with consideration for the environment (i.e., an alternative having negative environmental

effects), or (2) to encourage residential development of other types completely oblivious of the development patterns, and the shown need for adequate and reasonably priced housing, such a decision would do more damage than that proposed. The impact of the first alternative would tend to encourage urban sprawl and create environmental conditions that planning could have mitigated at worst or eliminated at best.

5. Short-Term Use vs. The Maintenance of Long-Term Productivity: The overriding concept behind these concepts is long-term but phased initially into a three year period. By combining present developmental patterns with local decisions about future housing needs, the trade-off dilemma has become manageable.

6. Any Irreversible and Irretrievable Commitment of Resources: Development will lead to an irretrievable commitment of energy, land, and building materials. But with the time and efforts of government officials and citizen groups, the commitment of resources can be minimized so as to produce development harmonious with environmental constraints.

7. Applicable Federal, State, or Local Environmental Controls.

   Areawide Water Quality Management Planning.

   National Historic Preservation Act of 1966.

   National Environmental Policy Act of 1969.

   Community Development Act of 1974: Environmental Review for the CDBG Program.

   North Carolina Environmental Policy Act.

   North Carolina Sedimentation Control Act.

   Ashe County Health Department Regulations.

8. No Proposed Deviations from HUD Environmental Policies are Expected.

APPENDIX III

ADDENDUM

Non-Discrimination Requirement (24CFR600.70(a)(2)

A review of plans and programs for non-discrimination included the following:

A study of settlement patterns and school enrollment statistics reveals the small percentage of Blacks within the county (1.2 percent of the total population) is not concentrated but is bussed to the same extent as its white counterpart.

In developing Ashe County Park, the site chosen--in the Bristol area, happens to be one of the three areas (the other two being Mount Jefferson and Deep Gap) where there are concentrations of Blacks. These recreational facilities are open to all county residents.

In providing safeguards for the future, the County of Ashe will:

1. in developing its capital improvement program (presently being proposed), continue to allocate resources to meet the needs of the county, not any specific groups. It is the policy of the county to provide services and facilities equitably to all residents;
2. continue to support the uses of FmHA 502, 504, 515 and similar Federal housing efforts that have as a part of the eligibility requirements assurances from discrimination.
3. actively work in conjunction with lending institutions to ensure that any vestiges of "redlining" are eliminated.*

*Redlining is the practice of denying loans for purchase or renovation of new or existing property in an area the financial institutions believe to be declining.

ADDENDUM

The Historical Heritage of Ashe Co.

The following is an up-to-date listing of properties listed in the National Register of Historic Places: (See enclosed map)

1. Crumpler vicinity. PIERCE, JOHN M., HOUSE, N of Crumpler on SR 1559.

2. Crumpler vicinity. THOMPSON'S BROMINE AND ARSENIC SPRINGS, W. of Crumpler on SR 1542.

3. Grassy Creek. GRASSY CREEK HISTORIC DISTRICT, SR 1535 and SR 1573.

4. Grassy Creek vicinity. WADDELL, WILLIAM, HOUSE, W of Grassy Creek off NC 16 on SR 1532.

5. Helton vicinity. BAPTIST CHAPEL CHURCH AND CEMETERY, E of Helton on SR 1527.

6. Scottville vicinity. BOWER-COX HOUSE, SW of Scottville on SR 1595.

7. Scottville vicinity. COX, SAMUELM HOUSE, SW of Scottville off US 221 on SR 1636.

According to a June 1977 report by the Region D COG entitled Historic Preservation Plan/Inventory for Region D Counties, there are no pending National Register properties. There are also no archeological sites listed in the National Register.

Numerous archeological surveys have nevertheless been undertaken in Ashe County. The surveys conducted indicated occupations dating from 8 - 10,000 years ago to European settlement. With a substantial potential, it seems essential that all planning efforts involving major land disturbing activities should involve assistance from archeological and historical research professionals so as to avoid unnecessary and avoidable erosion of Ashe County's heritage.

ASHE COUNTY HISTORIC SITES

Historic Preservation Assessment for Ashe County Housing Element

(1) Summary of Proposed Plan and Policies: The Ashe County Element discisses present housing conditions in the county and actual deficiencies as extracted from past statistical documents. Based on population projections, the number of new households that will conceivably be coming to Ashe County is depicted. These household projections are broken out into five year segments by different family categories. Broad goals, annual objectives, implementation techniques and evaluation criteria are set forth.

(2) Environmental Impact

Beneficial: The Housing Element will have several beneficial impacts on historic properties. The identification of historic sites and structures can help create support among historic groups and civic organizations, which is essential for any successful historic preservation program. They can persuade others to support the program; they can raise money; and they can do actual brick and mortar renovations. The identification process can also make local officials aware of historic sites within their jurisdiction. With this information, historic preservation activities can be included in the annual budget or in the county's capital improvements program.

Specific recommendations of the Land Use Plan are also directed at protecting sites. One of the plan's long-term policies states that high intensity uses near historic sites will be discouraged. The rural nature of the sites should be of help even now to ensure no intensive development occurs near such properties. Some consideration should be given to encouraging residents of such privately maintained structures to apply for the tax deferral benefits of the Machinery Act, which allows private owners of historic properties to defer 50% of their tax liability while maintaining the historic intensity of the property.

Adverse: No adverse impacts on historic sites are anticipated as a result of the recommended plans and policies.

(3) Adverse Effects Which Cannot be Avoided Should the Proposed Plan be Implemented: There are no unavoidable adverse impacts that would result from the implementation of the policies and plans outlined in the housing element.

(4) Alternatives: There appear to be two alternatives in maintaining the National Register properties: (1) The county or some other agency could purchase those historic sites in private ownreship and maintain and restore them--this is not fiscally possible at this time--and, (2) the sites could be ignored and left to their fate. This would probably result in their disappearance together.

(5) Impact on the Long-term Maintenance of National Register Properties: All of the seven (7) historic sites are located in the northeastern portion of Ashe County in an area designated as Rural under the land classification system. Under this identification, all future development should occur at relatively low densities with no public water or sewer systems available. Although low intensity development around an historic site will not necessarily guarantee its protection, it reduces the chances that it would be in the way of a large impending development.

Once adopted, the Ashe County Zoning Ordinance will lend further support to the preservation of the sites and the prevailing land uses.

(6) Applicable Federal, State, or Local Ordinances:

FEDERAL

National Historic Preservation Act of 1966.

The Archaeological and Historic Preservation Act of 1974, Public Law 93-291.

Executive Order 11593, Protection and Enhancement of the Cultural Environment, 16 U.S.C. 470(Supp. 1, 1971).

National Environmental Policy Act, Public Law 91-190, 42 U.S.C. 4321 Et. Seq. (1970).

Community Development Act of 1974, Public Law 93-383: Environmental Review Procedures for the Community Development Block Grant Program (40 CFR Part 800).

Procedures for the Protection of Historic and Cultural Properties (36 CFR Part 800).

Comprehensive Planning Assistance Program (701) as Amended by Public Law 93-393.

The Department of Transportation Act of 1966, Public Law 89-670.

Identification and Administration of Cultural Resources: Procedures of Individual Federal Agencies.

STATE

G. S. 121-12 (a) Protection of Properties in the National Register.

State Environmental Policy Act, Article 1 of Chapter 113A of the General Statutes.

Executuve Order XVI.

Indian Antiquities, G. S. 70. 1-4.

Salvage of Abandoned Shipwrecks and Other Underwater Archeological Sites: G.S. 121-22, 23; 143B-62 (1) g. (3).

Archeological Salvage in Highway Construction, G.S. 136-42.1.

Provisions of Cultural Resources in Dredging and Filling Operations, G.S. 136-229.

G.S. 160A-395, Historic Districts.

G.S. 160A-399, Historic Properties Commissions.